



Department of the
Army
**Pre-Retirement
Briefing**

HQ, Army Retirement Board
251 18th St. S STE 210
Arlington, VA 22202-3531
6 April 2015



Provide Soldiers and Family members information on retirement programs, benefits and entitlements.



Retirement is a process NOT an event!!





Army Retirement Services...AR

600-8-7

MISSION

Army Retirement Services develops Army policy and oversees Army programs worldwide that prepare Soldiers and their Families for retirement, assist survivors of Soldiers who die on active duty, and serve Retired Soldiers, surviving spouses, and their Families until death in order to comply with federal laws encourage Retired Soldiers to be Soldiers For Life, and improve recruiting and retention

PROGRAMS

Army Echoes, the official Army newsletter for the Retired Soldier (available electronically at

<http://soldierforlife.army.mil/retirement/echoes> and the Army Echoes blog at: <http://soldierforlife.army.mil/retirement/blog>)

CSA Retired Soldier Council

Pre-Retirement Counseling

Survivor Benefit Plan (SBP) and Reserve Component SBP

MyArmyBenefits





Retirement Services Officers (RSO)

Pre-Retirement Support

Pre-retirement counseling

Survivor Benefit Plan (SBP)/RCSBP counseling

Retirement literature

Career Status Bonus counseling

Post-Retirement Support

Retirement Services Office (RSO)

Assistance with pay, ID cards, SBP, other benefits information

Retiree Appreciation Day (RAD)

Newsletters

Installation Retiree Council

See: <http://soldierforlife.army.mil/retirement>





The **NEW** Retirement Services Website

<http://soldierforlife.army.mil/retirement>

Army Retirement Services Office

SOLDIER FOR LIFE
Once a Soldier, Always a Soldier ... A Soldier for Life!

Retired Soldiers - Home
Army Echoes
Army Echoes Blog
Preparing to Retire
After Retiring
Survivor Benefit Plan
Career Status Bonus
Retirement Services Officers
RC Retirement Services
Survivor Assistance
CSA Retired Soldier Council
Former Spouse Information
Frequently Asked Questions
Calculators
Active Officer Retirement
Active Enlisted Retirement
RSO - Mission
Helpful External Links
Contact Us

Vietnam Veterans Memorial

ECHOES

myPay

MyArmyBenefits

TRICARE

SFL Home | Soldiers (AD/NG/AR) | Retired Soldiers | Veterans | Military Families/Gold Star Families | Education | Employment | Health | MyArmyBenefits | About

Social media icons: Twitter, Google+, Facebook

Army Echoes Updates

- Department of Defense Announces New Policy on Service Member Allocations
- Installation Visitors, Civilian Workers Can Once Again Use Exchange
- Exchange Doubles Savings on Gas Nov. 14-16 for MILITARY STAR® Card Users
- Consumer Financial Protection Bureau: Making Your Voice Heard
- Nationwide Telephone Scam Affecting TRICARE

Army Echoes Updates archives

Subscribe to Army Echoes Updates

Retiree Appreciation Days

Today | Wednesday, April 1 | Print

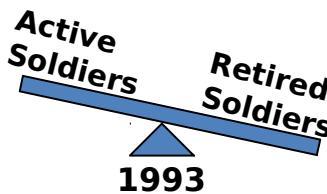
Friday, April 24	Hanscom AFB, Concord, MA
Saturday, April 25	JB McGuire-Dix-Lakehurst, NJ
Saturday, May 2	West Point, NY
Saturday, May 9	Aberdeen Proving Grounds, MD
Ft. Wainwright, AK	
Thursday, May 14	Fort Jackson, SC

About



Population Served -- Growing

<u>Year</u>	<u>Active Soldiers</u>	<u>Retired Soldiers</u>
1920	204,000	6,000
1950	593,000	42,000
1960	873,000	102,000
1970	1,323,000	282,000
1980	777,000	425,000
1990	732,000	489,000
2000	482,000	526,000
2010	562,000	847,000



In FY13, the Army paid \$18.5 Billion in retired and annuity pay to Retired Soldiers and surviving spouses





Retirement is a Process; NOT an Event!

An Army Program Since 1955

32,210
Soldiers
retired in
FY14

	<u>Active Army</u>	<u>ARNG</u>	<u>USAR</u>	<u>Retired_Soldiers</u>	<u>Surviving Spouses</u>	<u>Total</u>
2015 Population Served	498,642	348,661	197,668	934,816	248,046	2.23M

Pre-Retirement Policy Post-Retirement Policy

- 120 Retirement Services Officers
- Career Status Bonus
- Active Duty Death SBP
- MyArmyBenefits Website
- Pre-Retirement Counseling
- SBP/RCSBP Counseling
- Retiring Soldier Commendation Program
- RSO/SBP Counselor Certification
- Lifetime benefits advice & support
- Survivor Benefit Plan (SBP)
- Annuity for Certain Military Surviving Spouses
- Army Echoes Newsletter
- CSA & Installation Retiree Councils
- Retiree Appreciation Days
- Strategic communications & websites
- AAFES/DeCA/AFRH Advisory Boards
- Army Family Action Plan GOSC

AR 600-8-7 - “Retirement Services Program”

<http://soldierforlife.army.mil/retirement>





Applying for Length of Service (LOS) Retirement

• How

- Officer - Chapter 6, **AR 600-8-24**, dated 12 April 2006
- Enlisted - Chapter 12, **AR 635-200**, dated 6 Jun 2005

• When

- Maximum: 12 months before desired retirement date
- Minimum: All Officers - **9** months before start date of transition leave

Enlisted - **9** months before retirement date

NOTE: Recommend 12-month lead time for smoother transition

Where

- General Officers: Notify GOMO, (703) 692-0152, DSN 332
- COL & LTC (P): Notify Colonels Management Office (COMO), (703) 602-8529,
DSN 332
- All others: Military Personnel Office, JAG Retirements 703-545-2028
and
Chaplain Retirements 571-256-8764

- Note: CG, HRC-Fort Knox, is the retirement authority for officers who have completed at least 20 but less than 30 years





Other Retirement Considerations

Retirement date

- 1st day of the month if for length-of-service
- any date for disability retirement

Active Duty Service Obligation

In lieu of PCS

- apply within 30 calendar days of alert for a retirement date no more than 6 months from the date of the PCS alert or the first day of the month after the officer attains 20 years AFS, whichever is later.

Reassigned on a PCS

- must wait 1 year to retire (AR 350-100)

Retiring on same day as AD pay raise(*final pay only*)





Authorized vs. Selected Transition

station Center (TC)

May elect to be processed for retirement at a station-of-choice

Travel:

not paid if to a station-of-choice TC (**if permitted by AR 635-8**)

reimbursement limited to travel in a direct line from last duty station to final retirement location

Overseas COLA & Overseas Housing Allowance:

both stop upon departure from the overseas location

Basic Allowance for Housing (BAH) paid based on transition leave address

<http://www.defensetravel.dod.mil/site/cola.cfm>

<http://www.defensetravel.dod.mil/site/bah.cfm>





Calculate Your Retired Pay in 3 Steps

Step 1: Determine your DIEMS date (Date of Initial Entry into Military Service)

Step 2: Determine which pay plan you are eligible for based on your DIEMS date

Step 3: Use the appropriate formula to calculate your retired pay

Where to go to update DIEMS

Effective immediately, the brigade or installation PAS POC has the ability to input and correct DIEMS Date (after validating supporting documentation).

The local finance office is the responsible agency for corrections to the Defense Joint Military System.

Once a Soldier's DIEMS date can be verified, the changes will be reflected on the ERB/LES.

For a fast, personalized retired pay calculation, go to
<http://myarmybenefits.us.army.mil>
and click on the retirement calculator



Current Army Reserve Members' Points of Contact



DIEMS UPDATE:

Enlisted:

- FSD Personnel Action Branch: MOS 27, 36, 42, 44, 45, 51, 52, 56, 62, 65,
68, 71, 76, 79, 88, 89, 90, 91, 92, and 94. Email:
usarmy.knox.hrc.mbx.epmd-fsd-pab@mail.mil / Phone: (502) 613-5964
- MFD Personnel Action Branch: MOS 09B, 11, 13, 14, 15, 18, 19, 29E,
37, 38,
and 46. Email:
usarmy.knox.hrc.mbx.epmd-mfd-pab@mail.mil / Phone: (502)
613-5977
- OSD Personnel Action Branch: MOS 09L, 12, 21, 25, 31, 33, 35, 74, 96,
97,
98, and All E9's. Email:
usarmy.knox.hrc.mbx.epmd-osd-pab@mail.mil / Phone: (502)
613-5896

Officer:

- Officer Personnel Action Branch: Email:
usarmy.knox.hrc.mbx.opmd-ldd-pabt@mail.mil / Phone: (502)
613-6727
- Officer Health Services Personnel Action Branch (Previously AMEDD):
Email:
usarmy.knox.hrc.mbx.ohts-pab@mail.mil / Phone: (502)
613-6727





Final Basic Pay Plan (DIEMS Pre 8 Sep 80)

**RETIRED PAY = (Years of creditable service X 2-1/2%)
X Final Basic Pay**

Commissioned service requirement

Time-in-grade requirement

Percentage multipliers can now exceed 100%

Full COLAs

Credit for all full months served (22 yrs 4 mos = 55.83%)

Years of service	20	21	22	23	24	25	26	27	28	29	30 thru 40
Final Pay Multiplier	70	72.5	75	77.5	80	82.5	85	87.5	90	92.5	95
%	70	72.5	75 - 100								

Or just go to <http://myarmybenefits.us.army.mil>
for your personal retirement calculation





High-3 Plan

DIEMS between 8 Sep 80 and 31 Jul 86 and DIEMS on or post 1 Aug 86)

RETIRED PAY = (Years of creditable service x 2-1/2%) x average of highest 36 months basic pay

Typically an average of the last 36 months

Commissioned service requirement

Percentage multipliers can now exceed 100%

Full COLAs

Credit for all full months served (22 yrs 4 mos = 55.83%)

Years of service	20	21	22	23	24	25	26	27	28	29
<u>30 thru 40</u>										
High-3 Multiplier %	50	52.5	55	57.5	60	62.5	65	67.5	70	72.5

Or just go to <http://myarmybenefits.us.army.mil>
for your personal retirement calculation





High-3 or REDUX Plan

**RETIRED PAY = (DIEMS post - Aug 86 - "Choice") minus 1%
for each year < 30 years x average of highest 36 months of basic pay**

2% per yr thru 20 yrs; 3.5% from 20-30 yrs; 2.5% thereafter

\$30K Career Status Bonus (CSB) - 15th year

Percentage multipliers can now exceed 100%

**If you chose the CSB payment, you receive COLA minus 1%;
one-time catch-up COLA at 62; COLA minus 1% thereafter**

- Credit for all full months served

Years of service 30 thru 40	20	21	22	23	24	25	26	27	28	29
REDUX Multiplier % 75 - 100	40	43.5	47	50.5	54	57.5	61	64.5	68	71.5
High-36/Final Mult. % 75 - 100	50	52.5	55	57.5	60	62.5	65	67.5	70	72.5

Or just go to <http://myarmybenefits.us.army.mil>
for your personal retirement calculation





Cost-of-Living Adjustments (COLA)

All Retirement Plans

Based on difference between Consumer Price Index from last

year's 3rd Qtr CY to current year's 3rd Qtr CY
Partial first year COLA

Final Basic Pay or High-3 Plan

Full annual COLA

REDUX (\$30K CSB) Plan

Reduced until 62 (COLA minus 1%)

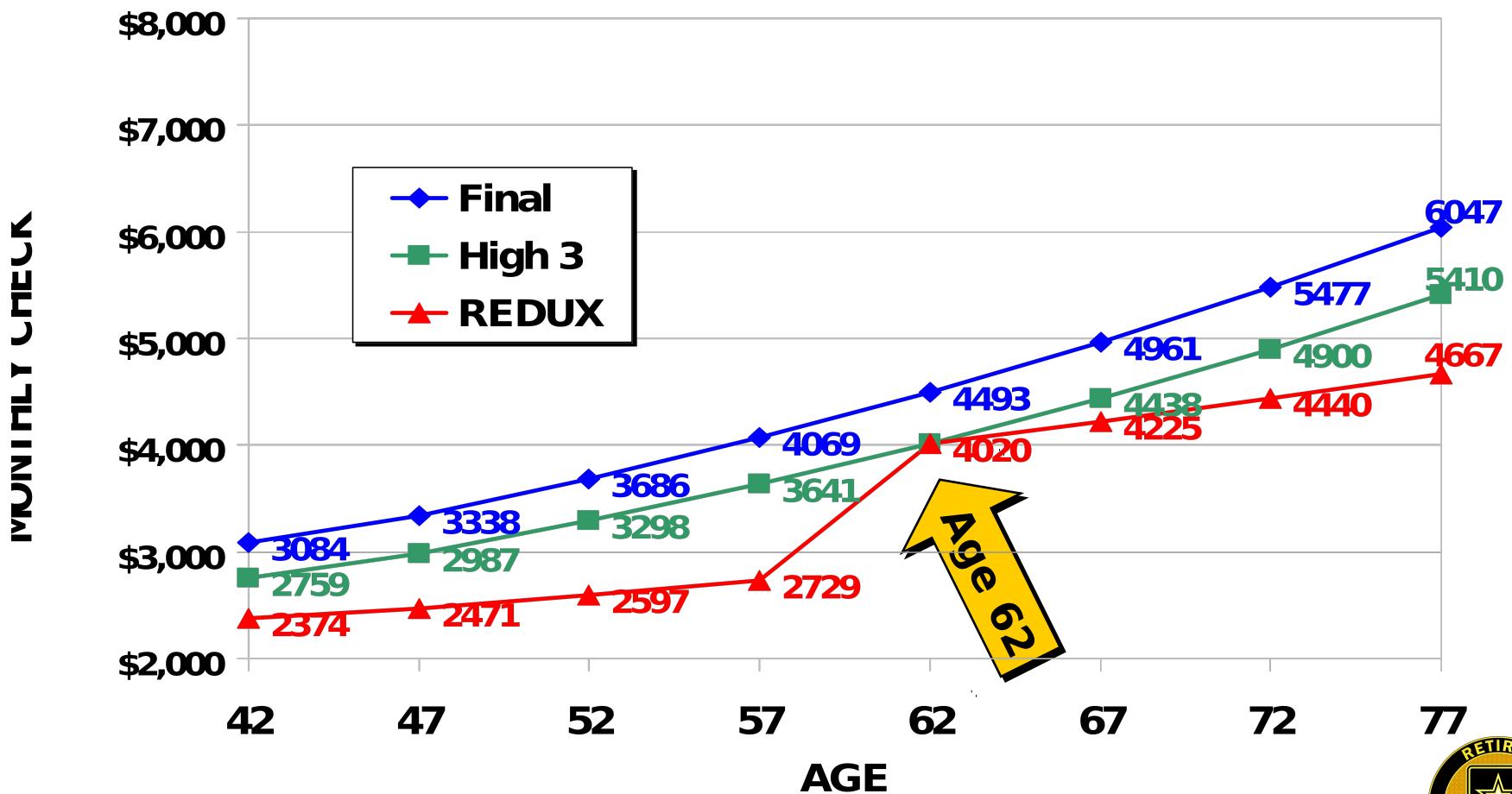
At 62, one-time catch-up
COLA minus 1% after 62





Growth Over The Years

Assumes average +2%
COLA





MyArmyBenefits

• Benefit Library

- Federal Fact Sheets
- State and Territory Benefits Fact Sheets
- Resource Locators

• Benefit Calculators

- Retirement
- Survivor Benefits
- Deployment Calculator

• Benefits Help Desk Operations

• Wounded Warrior Special Module

- Wounded Warrior / DRE Calculators
- Sustaining Income Calculator

• Casualty Operations Special Module

- Survivor Benefits Report

<http://myarmybenefits.us.army.mil>
Links directly to DEERS information
through CAC or DS Logon.





Retired Pay Facts

Retired pay -- paid by DFAS-Cleveland



Payable 1st of month (when that is a weekend or holiday,

the pay date is moved to the previous business day)

Electronic Funds Transfer is now required

Use “**myPay**” to make online changes to pay,
reissue

1099Rs, change bank account, change email address, etc.

Keep correspondence and email address current

Retiree Account Statement (RAS) issued only when there's a pay change (e.g., COLA, allotment, taxes, etc.),

but a monthly eRAS is now available on **myPay**
<https://myPay.dfas.mil/myPay.aspx>





Taxes



States With **NO** State Income Tax

Alaska	New Hampshire	Texas
Florida	South Dakota	Washington
Nevada	Tennessee	Wyoming

States That Do Not Tax Military Retired Pay (as of 1 Mar 2015)

Alabama	Idaho*	Maryland*	New Mexico*	Utah*
Arizona*	Illinois	Massachusetts	North	West Virginia*
Arkansas*	Indiana*	s	Dakota*	Wisconsin
Colorado*	Iowa	Michigan	North	Washington
Connecticut	Kansas	Mississippi	Carolina*	D.C.*
Delaware*	Kentucky*	Missouri*	Ohio	
Georgia*	Louisiana	Montana*	Oklahoma*	
Hawaii	Maine*	New Jersey	Oregon*	
		New York	Pennsylvania	
			South	
			Carolina*	

* Conditions or limitations apply

http://myarmybenefits.us.army.mil/Library/State_Territory_Benefits.html

Home of Residence is determiner; not Home of Record!





Army Emergency Relief



Helping the Army take care of its own since 1942

Did you know...

- **AER's sole mission is to provide emergency financial assistance to relieve the distress of Army personnel, Retired Soldiers, and their families.**
 - In 2014, AER provided \$64.7 million total assistance for 47,117 cases.
 - For Retired Soldiers, AER provided \$15 million for 9,061 cases.
 - **As a retiree, you are eligible for all categories of assistance and you may continue to contribute through allotment from your retired pay.**
 - For assistance, contact the AER section on your nearest Army installation, other service aid societies or the American Red Cross.

More information available at
www.aerhq.org





Social Security Tax (FICA) (7.65%)

FICA **not** deducted from retired pay!

When eligible, you will draw:

FULL Social Security *and*
FULL military retired pay!



Go to <http://www.ssa.gov> for in-depth Social Security information





Permissive TDY*

Purpose: Facilitate transition to civilian life
(e.g. house-hunting, job-hunting)

20 Days:

CONUS-based Soldiers
OCONUS-based Soldiers (at same



S location)

30 Days:

CONUS-based Soldiers who entered active duty from OCONUS and will return to OCONUS
OCONUS-based Soldiers, at a CONUS or another OCONUS location

* At Commander's Discretion

AR 600-8-10, Personnel Absences, Leaves and Passes





Retirement Physical

No more than 6 months, no less than 1 month, before retirement or start of transition leave

Your last record of active duty health

Most sites now provide combined Service and VA retirement physical

Assists with claim for VA service-connected disability

- Quick Start allows a Servicemember to submit a claim for disability compensation 1 to 59 days prior to separation, retirement, or release from active duty or demobilization.

Submitting your disability compensation claim before discharge makes it possible to receive VA disability benefits as soon as possible after separation, retirement, or demobilization.



NOTE: If participating in the Benefits Delivery at Discharge (BDD) and separating from active duty within the next 60 to 180 days, BDD can help you receive VA disability benefits sooner. For more information, visit VA web site at <http://benefits.va.gov/predischarge/claims-pre-discharge-benefits-delivery-at-discharge.asp>.





Medical Records

Belong to the Government

Make a copy of your records

Make a copy of Family member records

May be hard to obtain after retirement





DD Form 214 (Certificate of Release or Discharge from Active Duty)

Check for accuracy before signing - **Your** personal responsibility!

Copies:

- #1 - Service member
- #2 - Service Personnel File
- #3 - United States Department of Veterans Affairs
- #4 - Member; only copy that contains reason for discharge; of interest to some employers

CERTIFICATE OF RELEASE OR DISCHARGE FROM ACTIVE DUTY		THIS IS AN IMPORTANT RECORD SAFEGUARD IT		ANY ALTERATION IN SHADED AREA RENDERS FORM VOID	
This Report Contains Information Subject To The Privacy Act Of 1974. It Is Not To Be Given To Any Person Except As Authorized By Law.					
1. NAME (Last, First, Middle Initial)		2. DEPARTMENT, COMPONENT AND BRANCH		3. SOCIAL SECURITY NUMBER	
4. GRADE, RATE OR RANK		5. PAY GRADE		6. RESERVE OBLIGATION TERMINATION DATE (YYYYMMDD)	
7a. PLACE OF ENTRY INTO ACTIVE DUTY		b. HOME OF RECORD AT TIME OF ENTRY (City and state, or complete address if known)			
8a. LAST DUTY ASSIGNMENT AND STATION OR COMMAND		9. STATION WHERE SEPARATED			
A					
B. COMMAND TO WHICH TRANSFERRED		10. SICK LEAVE COVERAGE AMOUNT: \$			
M		11. RECORD OF SERVICE YEARS MONTHS DAYS			
P		12. RECORD OF SERVICE YEARS MONTHS DAYS			
13. DECORATIONS, MEDALS, BADGES, CITATIONS AND CAMPAIGN RIBBONS AWARDED OR AUTHORIZED (List periods of service)		14. MILITARY EDUCATION (Course title, number of weeks, and month and year completed)			
L		15a. COMMISSIONED THROUGH SERVICE ACADEMY b. COMMISSIONED THROUGH ROTC SCHOLARSHIP (10 USC Sec. 507a) c. COMMISSIONED THROUGH THE NATIONAL GUARD (10 USC Sec. 507b) d. COMMISSIONED THROUGH THE STATE GUARD (10 USC Sec. 507c)			
E		16. DAYS ACCRUED LEAVE 17. MEMBER WAS PROVIDED COMPLETE DENTAL EXAMINATION AND ALL APPROPRIATE PAID DENTAL SERVICES AND TREATMENT WITHIN 90 DAYS PRIOR TO SEPARATION			
18. REMARKS					
The information contained herein is subject to computer matching within the Department of Defense or with any other affected Federal or non-Federal agency for verification purposes and to determine eligibility for, and/or continued compliance with, the requirements of any Federal benefit program.					
19. MAILING ADDRESS FOR DD FORM 214 AND DD FORM 214A a. MEMBER REQUESTS COPY 6 BE SENT TO (check applicable) b. MEMBER REQUESTS COPY 6 BE SENT TO (check applicable)					
c. MEMBER REQUESTS COPY 3 BE SENT TO THE CENTRAL OFFICE OF THE DEPARTMENT OF VETERANS AFFAIRS (INFORMATION & REGISTRATION) DC					
21a. MEMBER SIGNATURE (YYYYMMDD)		22a. OFFICIAL AUTHORIZED TO SIGN (Type name, grade, title, signature) (YYYYMMDD)			

DD FORM 214, AUG 2009 PREVIOUS EDITION IS OBSOLETE MEMBER - 1

Addendum 3.3

File your copies (1 & 4) in a safe place (**NOT a courthouse unless they assure you that it will not be accessible by the general public!**)





Obtaining a Copy of DD Form 214

Copies of a Soldier's DD Forms 214 may be obtained from the following sources, as applicable:

- a. Soldiers and Veterans who have Army Knowledge Online access can obtain copies of DD Forms 214 via the "My Personnel" tab under the Self Service drop down menu.
- b. Soldiers and Veterans who register for level 2 premium eBenefits through the Veterans Administration at <http://www.ebenefits.va.gov> can obtain copies of DD Forms 214 from iPERMS through the Defense Personnel Records Information Retrieval System.
- c. Installation military personnel divisions or ARNG State level headquarters may provide Soldiers and Veterans with copies of DD Forms 214 available from iPERMS.
- d. For Soldiers separated prior to 1 October 2002 who are no longer in military service, forward requests to the National Personnel Records Center. Relevant information may be found at <http://www.archives.gov/veterans/militaryservice-records/>.
- e. For Soldiers separated after 1 October 2002 who do not have DD Forms 214 available in iPERMS, forward request to Commander, U.S. Army Human Resources Command (AHRC-PDR-HI), 1600 Spearhead Division Avenue, Department 420, Fort Knox, KY 40122-5402





At Retirement, You Will Also Receive... Retirement Certificate

Presidential Certificate of Recognition - if 20 YOS

Presidential Letter of Recognition - if 30 YOS or
other

special category (e.g., CSA, SMA, Medal of Honor
Recipient or former POWs who qualify for or have
been
rewarded the POW Medal.

Retirement Ceremony (*optional*)

Spouse Certificate of Appreciation (*if applicable*)

Army Retiring Soldier Commendation Package





Army Retiring Soldier Commendation Program



- ARSCP was created by ASA (M&RA) in 2008
- Flag required by 10 USC § 12605 since 1998
- Retired Army Lapel Button required by Army policy since 1968
- Presented to Active Duty Soldiers at retirement
- Presented to Reserve Component Soldiers upon entry to Retired Reserves
- Kit includes flag, Retired Soldier pin, 2 window decals
- Installation, State, RSC Retirement Services Officers order





Mobilization/Retiree Recall

- By Age
 - Officers and enlisted, up to age 60
 - Warrant officers, up to age 62
 - General officers, on a case-by-case basis
- By Category
 - Cat I – non-disability, retired less than 5 years, under 60
 - Cat II – non-disability, retired more than 5 years, under 60
 - Cat III – all military retired Soldiers not in category I or II to
 - include WOs and health care professionals who retire from





ID Cards

- Same privileges as active duty (with some being Space-A)
- Family members need new ID cards to reflect sponsor's retired status
- Children are eligible up to age 21 or 23 if full-time student; indefinite if incapacitated
- Permanent ID card to Family members at age 75 or who are permanently disabled; under 75 renew every 4 years
- Dependent parents/parents-in-law may qualify
- Ten digit DoD ID number replaces SSN and 11-digit DoD benefits number for those eligible for DoD benefits





Impact of ID Card Changes at Retirement

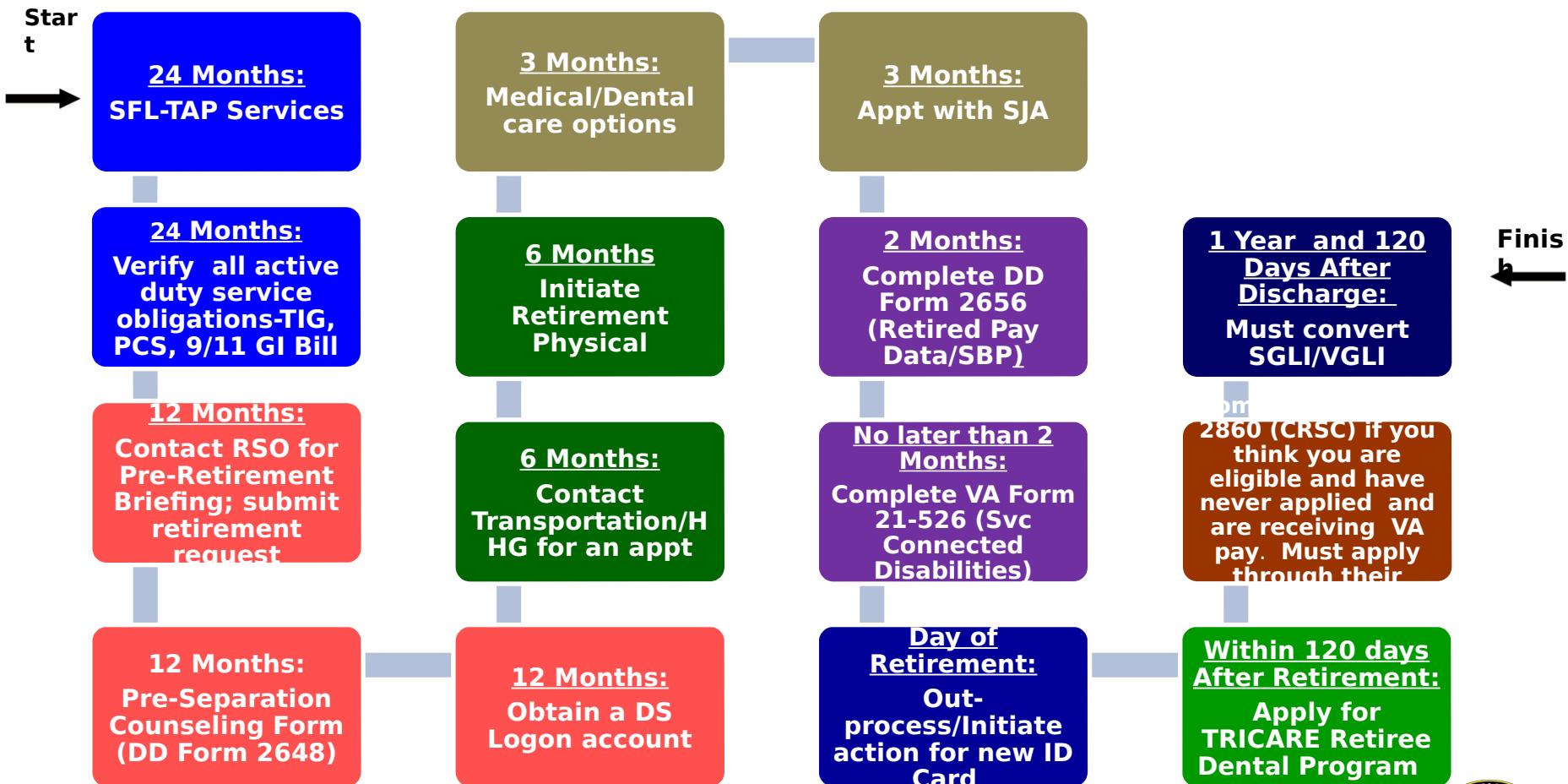
- Soldier turns in Common Access Card (CAC)
- Retired ID card is not CAC, so...
 - No access to DoD Enterprise Email
 - No access to CAC-Enabled systems
 - Must obtain DS Logon Account to access records and systems
 - Must change ***myPay*** account to commercial email





Active Army Retirement Timeline

Retirement is a process, NOT an event!!





"Space-A" Travel

Retired Soldiers may travel within C
OCONUS

May FAX request to site; stay on list



Instructions on signing up by e-mail

Benefit ends for Family members with death of the
Retired
Soldier

<http://www.amctravel.com/travel/index.asp>





Your AAFES Benefits in Retirement

EXCHANGE™

"We're honored to serve those who

have served." Offers are right at your fingertips-



On Your Phone



**Get great
money
saving**

- Tri-weekly coupons by text
- Name brand discounts (10%+)
- Weekly Facebook discounts (www.facebook.com/AAFES.BX.PX)
- eNewsletter online discounts
- Buddy list specials/local events

Online

Sign up for alerts and discounts

At your local Exchange and Express !





Military Service Organizations

- Consider joining to be heard
- 35-organization group lobbies on behalf of Soldier/retiree/survivors issues
- Percentage of Veterans in Congress
 - House: (113th) 20%; (114th) 18
 - Senate: (113th) 18%; (114th) 12



Keep up on legislative matters at:

<http://thomas.loc.gov/home/thomas.php>





Retired Soldier Motto:

“Once a Soldier, always a Soldier...a Soldier for Life”

Opportunities to Still Serve include:

- Installation Retiree Councils
- CSA Retired Soldier Council



Talk to your retirement services officer about joining

Recent Council reports available at:

<http://soldierforlife.army.mil/retirement/retireecouncil>





Army Echoes

- Official Army publication for communicating with Retired Soldiers/Families
- 3 issues: FEB, JUN, OCT
- Apps for iPhone, iPad, Android phones
- All Retired Soldiers and SBP annuitants with ***myPay*** accounts now receive *Echoes* electronically at their email addresses in ***myPay***.
*Change your email address in ***myPay*** to a commercial email address before you retire!*
- Receive *Echoes* ***BEFORE*** you retire! Subscribe at <https://soldierforlife.army.mil/retirement/echoes-subscription>.
- Subscribe to the Army *Echoes* Blog on the Soldier for Life website at <http://soldierforlife.army.mil/retirement/blog>.

The cover of the Spring 2015 issue of Army Echoes features a large yellow title "ECHOES" with "ARMED FOR LIFE" underneath. Below the title is a portrait of General Raymond T. Odierno, Chief of Staff of the United States Army, with his signature and name. The magazine is described as "THE NEWSLETTER FOR RETIRED SOLDIERS, SURVIVING SPOUSES & FAMILIES". The cover includes a circular seal for "RETIRED SOLDIER FOR LIFE" and a "U.S. ARMY" logo. The table of contents on the right lists articles such as "Features", "Turning 65: TRICARE and Medicare", "What is good for your heart is also good for your head", "Federal Long Term Care Insurance Program delivers value to military families", "Soldier for Life launches Army Echoes Blog", "Articles", "New U.S. Army Retired Lapel Buttons are now available", "Army initiatives assist transition, secure Soldiers' life-long connection", "Americans unite to thank and honor Vietnam veterans and their families", "Army rebrands Retirement Services Offices", "Army invites services to comment on services", "Veterans with PTSD claims may apply for discharge upgrades", "E-prescribing - Coming to a military pharmacy near you!", "Installation visitors, civilian workers can dine at the Exchange", "TRICARE Retiree Dental Plan News!", "We make your voice heard", "Army combat uniform new camouflage pattern depicted", "Would you like to be buried at sea?", "New Army Retired Soldier Council members announced", "Understanding your Reserve Component SBP options", "Regular SBP Items", "Chief, Army ISO Message", "Did You Know?", "Looking Ahead", "Ask Joe: Your Benefits Guru", and "Legal Briefs".





Thank you for your Service!!



Please make an appointment to receive your separate SBP briefing. You can access the HQDA SBP briefing at:

<http://soldierforlife.army.mil/retirement/sbp>

